CLAIMS:

1. A method which changes the current Credit Card "Vendor Take From" system to a "Cardholder Pay To" system where Credit Card purchases are made via the Internet (or in brick and mortar locations), but where Credit Card or Bank Account numbers are never given to any Vendor over the Internet. The "SHIFT" Internet Security System prevents thefts of Credit Card numbers or frauds and develops Consumer confidence by payment for purchase transactions made on the Internet being paid for with the use of the "SHIFT" Unit through a Consumer phone line directly to bank mainframes, totally bypassing the Internet and thus preventing theft or fraud of Credit Card or Bank Account Numbers from hackers on the Internet.

2. A method of Vendors and all Individual Bank Account holders being given a "Deposit Only Account Number" that can only accept deposits (a second or additional set of numbers are supplied to the account holder that enables withdrawals from a given account) and where payments can be made to such Deposit Only Account Numbers by a Consumer using the "SHIFT" Unit and the Consumer's personal telephone line to direct the Credit Card or Bank Account Mainframe to make the payment to the Deposit Only Account of a specific Vendor or individual.

3. The creation of a small terminal that is supplied to every Credit Card or Bank Account holder that is capable of receiving purchase data from an Internet or telephone Vendor employing "DTMF" (Dual Tone Multi Frequency {Telephone Tones} [or other signaling system]) that can be transmitted and accepted or rejected by the Consumer while still connected to the Vendor. This data consists of the Vendor's Deposit Only Account Number; the Invoice Number (consisting of month/day/year/hour/minute/second/hyphen /terminal number {Example - Purchase date of July 12, 2001, at 3:47:22 on Vendor Terminal number 4 = 071201154722-4} [if the Vendor employs more than one terminal]); and the Cost Of Purchase, which is transmitted to the Unit's LCD where a Consumer must replicate the cost exactly before this Consumer verified cost input is then deposited in one of the fields in the Unit so as to prevent electronic transmission of a fraudulent amount.

4. A "SHIFT" (Secure Home Interactive Financial Transactor) consists of a 2" x 4" x 3/4" or similar size unit containing a numeric keypad, a twenty or more (20+) character LCD display screen and eight or more (8+) additional function keys for correcting or creating /sending electronically stored information in a seven or more (7+) field data string contained in the unit employing DTMF tones or other signaling systems. The Unit contains in and out telephone jacks and has a double fold cover. When the initial cover is opened, it contains all required instructions to make a Credit Card purchase. When the second flap of the cover is opened, it contains all instructions for all electronic banking processes. The first "field" in all "SHIFT" Units data strings contain a Participant Enabler Signal (PES) that serves as an "Electronic Handshake" with all participating Credit Card or Bank Mainframes to ensure only contracted users are employing the System.

7.

5.   A method of preventing Vendors from collecting payments for products that the Vendor does not have available to ship to the Consumer. The Vendor's Mainframe notifies the Vendor Terminal that a "Pay To" order was received but that the funds are held in Escrow by the Vendor's Mainframe until the Vendor supplies a FedEx, UPS, or USPS shipping number to the Invoice Number data string and returns the information to the Vendor's Mainframe. When a shipping number is received by the Vendor's Mainframe, it is programmed to employ the Internet to contact the specific shipper's "tracking" site to confirm that the given shipping number is in fact in transit. If confirmation is received, then the Vendor's Mainframe releases the Escrowed funds into the Vendor's account for the Vendor's use.

6.   A method of employing the "SHIFT" Unit to perform electronic banking functions without the use of a computer and without the use of the "Voice Menu" systems currently used by Banks for telephone banking.